

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

RONALD LEE CHAMBERLAIN, SR.
DONNA L CHAMBERLAIN
Debtor(s)

Case No. 17-14473-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2017.
- 2) The plan was confirmed on 01/25/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/14/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,770.23.
- 10) Amount of unsecured claims discharged without full payment: \$67,966.14.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,862.50
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$22,862.50**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,969.89
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,969.89**

Attorney fees paid and disclosed by debtor: \$2,995.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Secured	NA	7,831.83	NA	0.00	0.00
BECKET & LEE, LLP	Unsecured	NA	347.24	347.24	1.63	0.00
CHASE	Unsecured	NA	2,059.00	NA	0.00	0.00
CITIFINANCIAL	Secured	NA	16,189.00	NA	0.00	0.00
COMENITY CAPITAL/HSN	Unsecured	NA	1,263.00	NA	0.00	0.00
COMMUNITY LOAN SERVICING LLC	Secured	NA	15,819.98	3,904.68	3,904.68	0.00
CW NEXUS CREDIT CARD HOLDING	Unsecured	NA	1,414.37	1,414.37	6.63	0.00
DELL FINANCIAL SERVICES LP	Unsecured	NA	2,243.50	2,243.50	10.52	0.00
DSNB/MACYS	Unsecured	NA	789.00	NA	0.00	0.00
EXXMBLCITI	Unsecured	NA	2,003.00	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	NA	36,626.74	36,626.74	171.75	0.00
LVNV FUNDING LLC	Unsecured	NA	414.09	414.09	1.94	0.00
MASON	Unsecured	NA	77.74	77.74	0.36	0.00
MASSEY'S	Unsecured	NA	602.98	602.98	2.83	0.00
MERRICK BANK	Unsecured	NA	1,583.00	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	4,027.65	4,027.65	18.89	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	772.95	772.95	3.62	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	3,962.09	3,962.09	18.58	0.00
MOMA FUNDING LLC	Unsecured	NA	3,035.98	3,035.98	14.24	0.00
MOMA FUNDING LLC	Unsecured	NA	786.84	786.84	3.69	0.00
MOMA FUNDING LLC	Unsecured	NA	2,376.69	2,376.69	11.14	0.00
MOMA FUNDING LLC	Unsecured	NA	795.85	795.85	3.73	0.00
MOMA FUNDING LLC	Unsecured	NA	462.15	462.15	2.17	0.00
MOMA FUNDING LLC	Unsecured	NA	242.05	242.05	1.13	0.00
MOMA FUNDING LLC	Unsecured	NA	666.83	666.83	3.13	0.00
MONTGOMERY WARD	Unsecured	NA	435.87	435.87	2.04	0.00
MONTGOMERY WARD	Unsecured	NA	452.25	NA	0.00	0.00
OFFICE OF WORKERS' COMP PROGR.	Priority	NA	16,498.90	16,498.90	16,498.90	0.00
PNC BANK	Unsecured	NA	549.53	549.53	2.58	0.00
PNC BANK NA	Secured	NA	172,010.55	168.84	168.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	700.54	700.54	3.28	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,111.51	3,111.51	14.59	0.00
PPL GOLD CREDIT UNION	Unsecured	NA	1,663.00	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	NA	1,412.65	1,412.65	6.62	0.00
SEARS/CBNA	Unsecured	NA	7,946.00	NA	0.00	0.00
US BANK NA	Unsecured	NA	3,220.49	3,220.49	15.10	0.00
WEBBANK/DFS	Unsecured	NA	2,063.00	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	NA	23,392.99	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,073.52	\$4,073.52	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,073.52	\$4,073.52	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,498.90	\$16,498.90	\$0.00
TOTAL PRIORITY:	\$16,498.90	\$16,498.90	\$0.00
GENERAL UNSECURED PAYMENTS:	\$68,286.33	\$320.19	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,969.89</u>	
Disbursements to Creditors	<u>\$20,892.61</u>	
TOTAL DISBURSEMENTS :		<u>\$22,862.50</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/11/2022

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.